RESPONSE UNDER 37 C.F.R. § 1.116 EXPEDITED PROCEDURE - EXAMINING GROUP 3600

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Anil K. Goyal Application No. : 09/651,680

Filed: August 30, 2000

For : SYSTEM AND METHOD FOR RECORDING AND

REPORTING CONSUMER MONETARY COMMENTARY

Examiner : Natalie Pass

Art Unit : 3626 Docket No. : 52886-9

Date: November 1, 2006

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.116

INTRODUCTORY COMMENTS

Commissioner for Patents:

In response to the Office Action dated September 6, 2006, please amend the application as shown on the following pages: